

UNITED STATES BANKRUPTCY COURT Northern District of California		VOLUNTARY PETITION	
NAME (Debtor 1) [Last, First, Middle] NONAME, JOSEPH  ALL OTHER NAMES used by the debtor in the last 6 years [include married, maiden, and trade names]		NAME OF JOINT DEBTOR (Spouse) [Last, First, Middle] NONAME, MARY  ALL OTHER NAMES used by the debtor in the last 6 years [include married, maiden, and trade names]	
SOC. SEC./TAX I.D. NO. [all] 11 I-22-3333		SOC. SEC./TAX I.D. NO. [all] 222-33-4444	
STREET ADDRESS OF DEBTOR 1 123 Main St. Oakland CA 90045 COUNTY OF RESIDENCE or Principal Place of Business Alameda MAILING ADDRESS OF DEBTOR 1 [if different]		STREET ADDRESS OF DEBTOR 2 Same  COUNTY OF RESIDENCE or Principal Place of Business Alameda MAILING ADDRESS OF DEBTOR 2 [if different] Same	
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR [If different from addresses used above]		VENUE [Check any applicable box] <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of the petition or for a longer part of such 160 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.	
INFORMATION REGARDING DEBTOR [Check applicable boxes]			
TYPE OF DEBTOR  <input checked="" type="checkbox"/> Individual <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stock Broker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other [Describe]  NATURE OF DEBT <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business  CHAPTER 11 SMALL BUSINESS (Check all boxes that apply)  <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. 101. <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. 1121 (s) (Optional)		CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 [Foreign Proc.]  FILING FEE <input checked="" type="checkbox"/> Full filing fee attached  <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to Individuals only) Must attach application certifying the debtor is unable to pay fee except in installments.	
STATISTICAL ADMINISTRATIVE INFORMATION Estimates only--check applicable boxes  <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, no funds will be available for distribution to unsecured creditors.  NUMBER OF CREDITORS 1-15      16-49      50-99      100-199      200-699      1000+ <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>  ESTIMATED ASSETS (\$ million) under .05      over .05- .1      over .10- .5      over .50- 1.0      over 1.0- 10.0      over 10.0- 50.0      over 50.0- 100.0      over 100.0 <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>  ESTIMATED LIABILITIES (\$ million) under .05      over .05- .5      over .50- 1.0      over 1.0- 10.0      over 10.0- 50.0      over 50.0- 100.0      over 100.0 <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		THIS SPACE FOR COURT USE ONLY	

THIS NAMES AND INFORMATION CONTAINED HEREIN  
DO NOT REPRESENT AN ACTUAL BANKRUPTCY  
FILING, BUT ARE FICTIONAL AND PROVIDED SOLELY  
FOR PURPOSES OF ILLUSTRATION OF THE TYPE OF  
INFORMATION INCLUDED IN A BANKRUPTCY CASE.

CASE NO.

THIS NAMES AND INFORMATION CONTAINED HEREIN DO NOT REPRESENT AN ACTUAL BANKRUPTCY FILING, BUT ARE FICTIONAL AND PROVIDED SOLELY FOR PURPOSES OF ILLUSTRATION OF THE TYPE OF INFORMATION INCLUDED IN A BANKRUPTCY CASE.

In re: JOSEPH NONAME  
MARY NONAME

Case No

SCHEDULE A -- REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, (debtor 1 or debtor 2) or both own the property by placing an "H," "W," ("1" or "2"), "J," or "C" in the appropriate column. If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G -- Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C -- Properly Claimed as Exempt.

Current market value is the value of Debtor's interest in the hands of the Trustee.

☐ I am married, filing this proceeding under title 11, U.S.C., and my spouse has not given me permission to disclose his/her financial affairs for all schedules.

Description and Location of Property	Nature of Debtor's Interest	Husband/ Wife/ Debtor 1/ Debtor 2/ Joint/ Community	Current Market Value of Debtor's Interest in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence 123 Main St. Oakland CA 90000	Sole owners	Community Property	300,000	235,000
Total			300,000	

(Report also on Summary of Schedules.)

THIS NAMES AND INFORMATION CONTAINED HEREIN  
DO NOT REPRESENT AN ACTUAL BANKRUPTCY  
FILING. BUT ARE FICTIONAL AND PROVIDED SOLELY  
FOR PURPOSES OF ILLUSTRATION OF THE TYPE OF  
INFORMATION INCLUDED IN A BANKRUPTCY CASE.

In re: JOSEPH NONAME  
MARY NONAME

Case No.

### SCHEDULE B -- PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate page properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, (or Debtor 1 or Debtor 2) or both own the property by placing an "H," "W," ("1" or "2"), "J," or "C" in the appropriate column. If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C -- Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G -- Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	None	Description and Location of Property	Husband/ Wife/ Debtor 1/ Debtor 2/ Joint/ Community	Current Market Value of Debtor's Interest in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand		50
2. Checking, savings or other financial accounts certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperations.		Bank of America - #1572-334455 Oakland Fed Credit Union - #5678910 Bank of America Safe Dep Bx #1 572-554433		700 200 25
3. Security deposits with public utilities telephone companies, landlords, and others.		Various - no net value to debtor		0
4. Household goods and furnishings, including audio, video, and computer equipment		Household furnishings and appliances		4,000
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc. personal effects at residence		500
6. Wearing Apparel.		Misc. wearing apparel at residence		500
7. Furs and jewelry.		Misc. Jewelry etc. at residence		1,500
8. Firearms and sports, photographic, and other hobby equipment.	XX		THIS NAMES AND INFORMATION CONTAINED HEREIN DO NOT REPRESENT AN ACTUAL BANKRUPTCY FILING, BUT ARE FICTIONAL AND PROVIDED SOLELY FOR PURPOSES OF ILLUSTRATION OF THE TYPE OF INFORMATION INCLUDED IN A BANKRUPTCY CASE.	
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender value of each.		Whole life Insurance Company-h value		800
10. Annuities. Itemize and name each issuer.	XX			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		General Motors Electronics Retirement Plan		Unknown

In re: JOSEPH NONAME  
MARY NONAME

Case No.

SCHEDULE B -- PERSONAL PROPERTY  
(Continuation Page)

Type of Property	None	Description and Location of Property	Husband/ Wife/ Debtor 1/ Debtor 2/ Joint/ Community	Current Market Value of Debtor's Interest in Property Without Deducting any Secured Claim or Exemption	
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	XX			THIS NAMES AND INFORMATION CONTAINED HEREIN DO NOT REPRESENT AN ACTUAL BANKRUPTCY FILING, BUT ARE FICTIONAL AND PROVIDED SOLELY FOR PURPOSES OF ILLUSTRATION OF THE TYPE OF INFORMATION INCLUDED IN A BANKRUPTCY CASE.	
13. Interests in partnerships or joint ventures. Itemize.	XX				
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	XX				
15. Accounts receivable.	XX				
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	XX				
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	XX				
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.					
19. Contingent and noncontingent interests in estate of a decedent death benefit plan, life insurance Policy, or trust	XX				
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Current and/or prior year tax refunds Wages Earned but Unpaid	1&2 1&2		Unknown Unknown
21. Patents, copyrights, and other intellectual property. Give particulars.	XX				
22. Licenses, franchises, and other general intangibles. Give particulars.	XX				

In re: JOSEPH NONAME  
MARY NONAME

Case No.

SCHEDULE B -- PERSONAL PROPERTY  
(Continuation Page)

Type of Property	None	Description and Location of Property	Husband/ Wife/ Debtor 1/ Debtor 2/ Joint/ Community	Current Market Value of Debtor's Interest in Property Without Deducting my Secured Claim or Exemption
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Ford Escort  1991 Chev Corsica		6,000  1,900
24. Boats, motors, and accessories.	XX			
25. Aircraft and accessories.	XX			
26. Office equipment, furnishings, and supplies.	XX			
27. Machinery, fixtures, equipment, and supplies used in business.	XX			
28. Inventory.	XX			
29. Animals.	XX			
30. Crops—growing or harvested. Give particulars.	XX			
31. Farming equipment and implements.	XX			
32. Farm supplies, chemicals, and feed.	XX			
33. Other personal property of any kind not already listed. Itemize.	XX			
Total				22,175

THIS NAMES AND INFORMATION CONTAINED HEREIN  
DO NOT REPRESENT AN ACTUAL BANKRUPTCY  
FILING, BUT ARE FICTIONAL AND PROVIDED SOLELY  
FOR PURPOSES OF ILLUSTRATION OF THE TYPE OF  
INFORMATION INCLUDED IN A BANKRUPTCY CASE.

0 Continuation pages attached

(Include amounts from any continuation page  
pages attached. Report total also on  
Summary of Schedules.)

In re: JOSEPH NONAME  
MARY NONAME

Case No.

SCHEDULE C -- PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one]

☐ 11 U.S.C. 522(b) (1): Exemptions provided in 11 U.S.C. 522(d). Note: These exemptions are not available in California.

☒ 11 U.S.C. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local laws and the debtor's interest as a tenant by the entirety or joint tenancy to the extent the interest is exempt from process under applicable nonbankruptcy law.

☐ C.C.P. 703.140(b) (Modified Federal)

☒ C.C.P. 704 (California)

Applicability of C.C.P. 703.140(a)(2): Not applicable

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Residence 123 Main St, Oakland CA 90000	.720/.920	75.000	300,000
Cash on Hand	.070	50	50
Deposit at Bank of America - #1572-334455	.070	700	700
Deposit at Oakland Fed Credit Union - #567891	.070	200	200
Deposit at Bank of America Safe Dep Bx #1572-554433	.070	25	25
Household furnishings and appliances	.020	4,000	4,000
Visc. personal effects at residence	.020	500	500
Visc. wearing apparel at residence	.020	600	500
Visc. Jewelry etc. at residence	.040	1,500	1,500
Whole Life Insurance Company-cash value	.100	800	800
General Motors Electronics Retirement Plan	.115	Unlimited	Unknown
Current and/or prior year tax refunds	.070	Up to limit	Unknown
Wages earned but unpaid	.070	Up to limit	Unknown
1996 Ford Escort			6,000
1991 Chev Corsica	.010	1.900	1,900

THIS NAMES AND INFORMATION CONTAINED HEREIN  
DO NOT REPRESENT AN ACTUAL BANKRUPTCY  
FILING, BUT ARE FICTIONAL AND PROVIDED SOLELY  
FOR PURPOSES OF ILLUSTRATION OF THE TYPE OF  
INFORMATION INCLUDED IN A BANKRUPTCY CASE.

SCHEDULE D -- CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation page provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "debtor" including the entity on the appropriate schedule of creditors, and complete Schedule H -- Codebtors. If a joint petition is filed, state whether husband, wife (debtor 1 or debtor 2), both of them, the marital community may be liable on each claim by indicating in the appropriate column. If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.) Report the total of all claims listed on this schedule in the box labeled "Total" on the last page of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D. Number of continuation pages attached: 0

Creditor's Name and Mailing Address including Zip Code Account Number	Contingent Unliquidated Disputed	Date Claim Was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion if any
Beneficial Finance PO Box 45 153 Carol Stream IL 60 197  222222222222		8-98 Secured by Residence @ 123 Main St., Oakland CA  Value: 300000	30000	
First North American Natl Bank PO Box 42365 Richmond VA 23242  33333333333333		4-98 Secured by Appliances  Value: 300	2500	2200
Ford Motor Credit PO Box 7289 Pasadena CA 9 1 109  FR77889900		1998 Secured by 1996 Ford Escort • hi miles  Value: 6000	6000	
Washington Mutual PO Box 1900 Northridge CA 91328  111111111111		5-97 Secured by Residence @ 123 Main St., Oakland CA  Value: 300000	225000	
Subtotal (Total of this page)			263500	
Total (Use only on last page)			263500	Report total also on Summary of Schedules)

THIS NAMES AND INFORMATION CONTAINED HEREIN DO NOT REPRESENT AN ACTUAL BANKRUPTCY FILING, BUT ARE FICTIONAL AND PROVIDED SOLELY FOR PURPOSES OF ILLUSTRATION OF THE TYPE OF INFORMATION INCLUDED IN A BANKRUPTCY CASE.



In re: **JOSEPH NONAME**  
**MARY NONAME**

Case No.

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or property of the debtor as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Cod&or," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife (debtor 1 or debtor 2), both of them, or the marital community may be liable on each claim by indicating in the appropriate column. If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Number of continuation pages attached: 2

Creditor's Name and Mailing Address including Zip Code  Account Number	Cod&or	Husband Wife/ Debtor1/ Debtor2/ Joint/ Communit	Date Claim Was Incurred, and Consideration for Claim. If Claim Is Subject to Setoff, So State.	Contingent	Unliquidated	Disputed	Amount of Claim
Bank of America-MC PO Box 53132 Phoenix AZ 85072  55555555555555555555			1997-99				2500
Berkeley Dental Associates 123 First St. Berkeley CA 94600  3232323			1999				2000
Capital One-VISA PO Box 60000 Seattle WA 98 190  4444444000000000000000			1996-99				500
Citibank-MC PO Box 6100 The Lakes NV 8890 1  5555555555550000000000			1995-99				3000
Citibank-VISA PO Box 6402 The Lakes NV 8890 1  444444444443231231232			1995-99				4500
Subtotal (Total of this page)							12500
Total (Use only on last page)							

THIS NAMES AND INFORMATION CONTAINED HEREIN  
DO NOT REPRESENT AN ACTUAL BANKRUPTCY  
FILING, BUT ARE FICTIONAL AND PROVIDED SOLELY  
FOR PURPOSES OF ILLUSTRATION OF THE TYPE OF  
INFORMATION INCLUDED IN A BANKRUPTCY CASE.

(Report total also on  
Summary of  
Schedules)

In re: JOSEPH NONAME  
MARY NONAME

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS  
(Continuation Page)

Continuation Page 1 of 2.

Creditor's Name and Mailing Address including Zip Code  Account Number	C o d e b o r	Husband Wife/ Debtor1/ Debtor2/ Joint/ Community	Date Claim Was Incurred, and Consideration for Claim. If Claim Is Subject to Setoff, So State.	C o n t i n g e n t	U n l i q u i t e d	D i s p u t e d	Amount of Claim
Collection Bureau of Oakland 123 Fourth St. Oakland CA 94600			Dup. re: Jane Doe MD, Berkeley Dental Associates	-	-	-	Notice Only
Discover PO Box 329 11 Columbus OH 43232  66666666666666666666666666666666			1996-99	-	-	-	4500
First USA Bank-VISA PO Box 50882 Henderson NV 89016  444444040404004040			1997-99	-	-	-	5000
Jane Doe MD 123 Third St. Berkeley CA 94600			1999	-	-	-	850
Oakland Collection Agency 123 Fifth St. Oakland CA 94600			1999  Alameda County Superior Ct. #121212	-	-	-	2500
Oakland Hospital 123 Second St. Oakland CA 94600			1999	-	-	-	4000
Subtotal (Total of this page)							16850
Total (Use only on last page)							(Report total also on Summary or Schedules)

re: JOSEPH NONAME  
MARY NONAME

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS  
(Continuation Page)

Continuation Page 2 of2.

Creditor's Name and Mailing Address including Zip Code  Account Number	C o d e b o r	husband/ Wife/ debtor1/ debtor2/ joint/ community	Date Claim Was Incurred, and Consideration for Claim. If Claim Is Subject to Setoff, So State.	C o n t r i b u t i o n	U n c o n f i r m e d	D i s p u t e d	Amount of Claim
Providian Natl Bank-MC PO Box 9539 Manchester NH 03108  55555505050505050			1998-99				6000
Subtotal (Total of this page)							6000
Total (Use only on last page)							35350

(Report total also on  
Summary of  
Schedules)

THIS NAMES AND INFORMATION CONTAINED HEREIN  
DO NOT REPRESENT AN ACTUAL BANKRUPTCY  
FILING, BUT ARE FICTIONAL AND PROVIDED SOLELY  
FOR PURPOSES OF ILLUSTRATION OF THE TYPE OF  
INFORMATION INCLUDED IN A BANKRUPTCY CASE.

In re: JOSEPH NONAME  
MARY NONAME

Case No.

SCHEDULE H -- CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nandebtor spouse on this schedule. Include all names used by the nonddebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
Joanne Smith 123 Fifteenth St. Oakland CA 90000	Internal Revenue Service ▪ 1997 taxes
THIS NAMES AND INFORMATION CONTAINED HEREIN DO NOT REPRESENT AN ACTUAL BANKRUPTCY FILING, BUT ARE FICTITIAL AND PROVIDED SOLELY FOR PURPOSES OF ILLUSTRATION OF THE TYPE OF INFORMATION INCLUDED IN A BANKRUPTCY CASE.	

In re: JOSEPH NONAME  
MARY NONAME

Case No.

## SCHEDULE I -- CURRENT INCOME OF INDIVIDUAL DEBTORS

The column labeled "Debtor 2" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

The marital status of the debtor(s) is: married.

DEPENDENTS OF DEBTOR(S)				
Name	Age	Relationship	Monthly Support	
			Paid by Debtor(s)	Received by Debtor(s)
Joanne Smith	33 yrs	ex-wife	100	
Jack	10 yrs	husband's son	350	
Jason	8 yrs	husband's son	350	
Candace	6 yrs	daughter		
Meghan	4 yrs	daughter		

  

EMPLOYMENT		
	DEBTOR 1	DEBTOR 2
Occupation	Warehouse Supervisor	Catering Assistant
How long employed	5 yrs	5 months
Name of employer	General Motors Electronics	Hilton Hotels
Employer's address	123 Tenth St. Oakland CA	123 Ninth St. Oakland CA

  

INCOME (Estimate of Average Monthly Income)		
	DEBTOR 1	DEBTOR 2
<b>GROSS EMPLOYMENT INCOME:</b>		
Current monthly wages, salary, and commissions (prorate if not paid monthly)	3800	2700
Estimated monthly overtime	0	0
<b>A. GROSS EMPLOYMENT INCOME TOTAL</b>	3800	2700
<b>PAYROLL DEDUCTIONS:</b>		
Payroll taxes and social security	700	500
Insurance	150	30
Union Dues	40	0
Retirement	0	0
Other (Specify): Child & Spousal Support-ongoing	800	0
<b>6. PAYROLL DEDUCTION TOTAL</b>	1690	530
<b>C. NET MONTHLY EMPLOYMENT INCOME (A minus B)</b>	2110	2170
<b>OTHER INCOME:</b>		
Regular income from operation of business, profession or farm (attach detailed statement)	0	0
Income from real property	0	0
Interest and Dividends	0	0
Alimony, maintenance or support received by debtor or for support of listed dependents	0	0
Social Security	0	0
Other government assistance or benefits (specify):	0	0
Pension or retirement income	0	0
Other monthly income (specify):	0	0
Part-time job	0	0
<b>D. TOTAL OTHER INCOME</b>	0	0
<b>TOTAL MONTHLY INCOME (C plus D)</b>	2110	2170
<b>GRAND TOTAL MONTHLY INCOME (Debtor 1 plus Debtor 2) (Report also on Summary of Schedules)</b>	4280	
Describe any increase or decrease of more than ten percent in any of the above categories anticipated to occur within one year following the filing of this schedule		

THIS NAMES AND INFORMATION CONTAINED HEREIN DO NOT REPRESENT AN ACTUAL BANKRUPTCY FILING, BUT ARE FICTIONAL AND PROVIDED SOLELY FOR PURPOSES OF ILLUSTRATION OF THE TYPE OF INFORMATION INCLUDED IN A BANKRUPTCY CASE.

In re: JOSEPH NONAME  
MARY NONAME

Case No.

### SCHEDULE J -- CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family.  
terly, semi-annually, or annually to show monthly rate.

Pro-rate any payments made bi-weekly, quar-

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household.

If so, complete the second column also.

	DEBTOR 1 HOUSEHOLD	DEBTOR 2 HOUSEHOLD (If separate)
Rent or home mortgage payment (include mobilehome space rent)	1850	0
Real estate taxes (not included above)	175	0
Property insurance (not included above)	60	0
Utilities:		
Electricity and heat	125	0
Water and sewer	65	0
Telephone	35	0
Cable TV	35	0
Other:	0	0
Home maintenance (repairs and upkeep)	0	0
Food and home supplies	500	0
Clothing	95	0
Laundry and dry cleaning	75	0
Medical and dental	15	0
Transportation (except car payment)	200	0
Newspapers and magazines	0	0
Recreation, clubs and entertainment	0	0
Charitable contributions	0	0
Insurance (not deducted from wages or included in home mortgage payments):		
Homeowner's or renter's	0	0
Life	0	0
Health/Medical	0	0
Auto	100	0
Other:	0	0
Taxes (not deducted from wages or included above) Specify:	0	0
Installment payments: (In chapter 12 and 13 do not list payments included in the plan)		
Auto	200	0
Other: Past-due income taxes	250	0
Other:	0	0
Alimony, maintenance, and support paid to others	0	0
Other support (specify):	0	0
Regular expenses from operation of business, profession, or farm (attach details)	0	0
Other expenses (specify):	0	0
Daycare	500	0
TOTAL MONTHLY EXPENSES	4260	0
GROSS TOTAL MONTHLY EXPENSES (Report on summary of Schedule J)		4280
CHAPTER 12 and 13 DEBTS ONLY		
A. Total projected monthly income		4280
B. Total projected monthly expenses		4260
C. Excess income (A minus B)		0
D. Plan payments (total per month)		0

UNITED STATES BANKRUPTCY COURT  
Northern District of California

In re: JOSEPH NONAME  
MARY NONAME

Chapter 7  
Case No,

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (Yes/No)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A. Real Property	Yes	1	300,000		
B. Personal Property	Yes	3	22,175		
C. Properly Claimed Exempt	Yes	1			
D. Creditors Holding Secured Claims	Yes	1		263,500	
E. Creditors Holding Unsecured Priority Claims	Yes	1		11,500	
F. Creditors Holding Unsecured Nonpriority Claims	Yes	2		35,350	
G. Executory Contracts and Unexpired Leases	Yes	1			
H. Codebtors	Yes	1			
I. Current Income of Debtors	Yes	1			4280
J. Current Expenditures of Debtor(s)	Yes	1			4280
Total Number of Sheets of All Schedules		13			
Total Assets			322175		
Total Liabilities				310350	

DECLARATION CONCERNING SCHEDULES

INDIVIDUAL DEBTOR'S DECLARATION

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 14 pages, and that they are true and correct to the best of my knowledge, information, and belief.

Dated: \_\_\_\_\_

Debtor 1, JOHN JOSEPH SMITH

Dated: \_\_\_\_\_

Debtor 2, MARY JO SMITH

THIS NAMES AND INFORMATION CONTAINED HEREIN  
DO NOT REPRESENT AN ACTUAL BANKRUPTCY  
FILING, BUT ARE FICTIONAL AND PROVIDED SOLELY  
FOR PURPOSES OF ILLUSTRATION OF THE TYPE OF  
INFORMATION INCLUDED IN A BANKRUPTCY CASE.

PARTNERSHIP DECLARATION

I, the \_\_\_\_\_, [corporation or partnership] named as  
debtor in this case, declare under penalty of perjury that the foregoing  
summary and schedules, consisting of 14 pages, and that they are true  
and correct to the best of my knowledge, information, and belief.

Dated: \_\_\_\_\_

Signature

[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. 152 and 3571.

In re: JOSEPH NONAME  
MARY NONAME

Case No.

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate,
- My intention with respect to the property of the estate which secures those consumer debts is as follows:

- a. Property to be surrendered:  
DESCRIPTION OF PROPERTY

CREDITOR'S NAME

NONE

- b. Property to be retained:  
DESCRIPTION OF PROPERTY  
1996 Ford Escort

CREDITOR'S NAME  
Ford Motor Credit

- c. Property to be retained (claimed exempt) and to be redeemed pursuant to 11 U.S.C. 722:  
DESCRIPTION OF PROPERTY

CREDITOR'S NAME

NONE

Furniture/Appliance

First North American Natl Bank

- d. Property to be retained (claimed exempt) and lien to be avoided pursuant to 11 U.S.C. 522(f):  
DESCRIPTION OF PROPERTY

CREDITOR'S NAME

NONE

- e. Property to be retained and debt to be reaffirmed:

NONE

- I understand that 11 U.S.C. 521(2)(B) requires that I perform the above stated intention within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes,

Dated: \_\_\_\_\_

Debtor1, JOHN JOSEPH SMITH

Dated: \_\_\_\_\_

Debtor2, MARY JO SMITH

### PROOF OF SERVICE

I am not less than 18 years of age and not a party to the within case. My business address is \_\_\_\_\_, I served  
this CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION by first class United States mail, postage pm-paid, \_\_\_\_\_, California on the date  
noted below and addressed to those listed in the attached Exhibit A (if any), and on those listed below. I declare under penalty of perjury that the foregoing  
is true and correct.

Dated: \_\_\_\_\_

\*  
\*Chapter 7 Trustee  
\*  
\*

\*  
\*  
\*  
\*

\*  
\*  
\*  
\*

THIS NAMES AND INFORMATION CONTAINED HEREIN  
DO NOT REPRESENT AN ACTUAL BANKRUPTCY  
FILING, BUT ARE FICTIONAL AND PROVIDED SOLELY  
FOR PURPOSES OF ILLUSTRATION OF THE TYPE OF  
INFORMATION INCLUDED IN A BANKRUPTCY CASE.



UNITED STATES BANKRUPTCY COURT  
Northern District of California

In re: JOSEPH NONAME  
MARY NONAME

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16 - 21. Each question must be answered. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "Insider" includes but is not limited to: relatives of the debtor, general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. 101(30).

**1. Income from employment or operation of business**

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE (If more than one)
1:	This year (so far): 26,600 (est)	
	Previous year: 44,000 GM Electronics	
	Next previous year: 42,000 GM Electronics	
2:	This year (so far): 13,500 (est)	
	Previous year: 5,000 Marriott Food Services	
	Next previous year: 30,000 Marriott Food Services	

**2. Income other than from employment or operation of business**

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$2,200	Wife's unemployment benefits - 1999-2000
\$15,000	Wife's 1999 retirement withdrawal

**3. Payments to creditors**

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, or immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE, except regular installment payments on any secured debts, such as vehicle loans, house loans, or vehicle leases, or residential rent

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are filing (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

**4. Suits, executions, garnishments and attachments**

THIS NAMES AND INFORMATION CONTAINED HEREIN  
DO NOT REPRESENT AN ACTUAL BANKRUPTCY  
FILING, BUT ARE FICTIONAL AND PROVIDED SOLELY  
FOR PURPOSES OF ILLUSTRATION OF THE TYPE OF  
INFORMATION INCLUDED IN A BANKRUPTCY CASE.

a. List all suits to which the debtor is or was a **party** within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT & CASE NUMBER	NATURE OF PROCEEDING	COURT & LOCATION	STATUS OR DISPOSITION
Oakland Collection Agency V. Smith #121212	collection	Alameda County Superior Court	pending

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME & ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION & VALUE OF PROPERTY
Alameda County District Atty (for J. Smith)	Each payperiod	Husband's wages \$800/mo

#### 5. Repossessions, foreclosures and returns

List all **property** that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information **concerning** property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NONE, except for any payment to \_\_\_\_\_ as disclosed in the Fee Disclosure Statement pursuant to BR 2016, filed herein.

#### 10. Other transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

THIS NAMES AND INFORMATION CONTAINED HEREIN DO NOT REPRESENT AN ACTUAL BANKRUPTCY FILING, BUT ARE FICTIONAL AND PROVIDED SOLELY FOR PURPOSES OF ILLUSTRATION OF THE TYPE OF INFORMATION INCLUDED IN A BANKRUPTCY CASE.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the **benefit** of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME & ADDRESS OF INSTITUTION	ACCT TYPE & NO.	AMOUNT OF FINAL BALANCE	DATE OF SALE OR CLOSING
Bank of America-Downtown Oakland Branch	ckg #113355	0	6-00

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME & ADDRESS OF INSTITUTION	NAMES & ADDRESSES OF SIGNATORIES	CONTENTS	DATE OF TRANSFER OR SURRENDER
Bank of America-Downtown Oakland Branch	husband only	Coins & papers	open

13. Setoffs

List all **setoffs** made by any creditor, including a bank, against a debt or deposit of the debtor within **90** days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint **petition** is not filed.)

NONE

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NONE

15. Prior address of debtor

If the debtor has moved **within** the **two** years immediately **preceding** the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse,

NONE

Questions 16 - 21 are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the two years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed. An individual or joint debtor should complete this portion of the statement only **if** the debtor is or has been in business, as defined above, within the two years immediately preceding the commencement of this case.

xx Questions 16 - 21 are inapplicable to the debtor and therefore are not included hereafter.

[If completed by an individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of **financial** affairs, any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Dated: \_\_\_\_\_

JOHN JOSEPH SMITH

Dated: \_\_\_\_\_

MARY JO SMITH

(#) continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. 152 and 3571

THIS NAMES AND INFORMATION CONTAINED HEREIN  
DO NOT REPRESENT AN ACTUAL BANKRUPTCY  
FILING, BUT ARE FICTIONAL AND PROVIDED SOLELY  
FOR PURPOSES OF ILLUSTRATION OF THE TYPE OF  
INFORMATION INCLUDED IN A BANKRUPTCY CASE.